

**Information to identify the case:**

Debtor 1	<u>Hanil C. Resmerowski</u>	Social Security number or ITIN	xxx-xx-8470
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	14-31959-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Hanil C. Resmerowski

7/14/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Hanil C. Resmerowski  
 Debtor

Case No. 14-31959-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db +Hanil C. Resmerowski, 1400 Zion Road, Northfield, NJ 08225-1955  
 cr +Green Tree Servicing LLC, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 cr Seterus, Inc. as the authorized subservicer for Fe, PO Box 2008,  
 Grand Rapids, MI 49501-2008  
 515137744 Bank Of America, Post Office Box 92235, El Paso, TX 79998  
 515137746 +Cape Bank, 225 N. Main Street, Cape May Court House, NJ 08210-2140  
 515137747 Carrie Brown, Esquire, 120 Corporate Boulevard, Norfolk, VA 23502-4952  
 515137748 +Chase Home Finance, LLC, Post Office Box 24696, Columbus, OH 43224-0696  
 515137749 +Clerk, Law Division, ATL-L-1911-14, 1201 Bacharach Boulevard,  
 Atlantic City, NJ 08401-4510  
 515137750 +Clerk, Special Civil Part, DC-1516-12, 1201 Bacharach Boulevard, 1st Floor,  
 Atlantic City, NJ 08401-4510  
 515137751 +Clerk, Special Civil Part, DC-5171-13, 1201 Bacharach Boulevard, 1st Floor,  
 Atlantic City, NJ 08401-4510  
 515137752 +Federal National Mortgage Association, C/O Pluese, Becker & Saltzman, LLC,  
 20000 Horizon Way, Suite 9000, Mount Laurel, NJ 08054-4303  
 515137753 +Fein Such Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
 515137754 +Gary R. Griffith, Esquire, Griffith & Carlucci, 801 Asbury Avenue, Suite 200,  
 Ocean City, NJ 08226-3625  
 515137757 JP Morgan Chase Bank, Mail Code OH4-7302, Post Office Box 24696, Columbus, OH 43224-0696  
 515156240 +Midland Credit Management, Inc, as agent for Asset Acceptance LLC, PO Box 2036,  
 Warren, MI 48090-2036  
 515172315 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
 515137759 +PNC Bank, Post Office Box 3180, Pittsburgh, PA 15230-3180  
 515137762 +Seterus, Inc., 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352  
 515137763 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302,  
 Roseland, NJ 07068-1640  
 515137765 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Leasing, Mail Drop FN 22, 19001 S. Western Avenue,  
 Torrance, CA 90501-1106)  
 515137767 +Youngil Resmerowski, 1400 Zion Road, Northfield, NJ 08225-1955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 14 2017 23:34:51 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 14 2017 23:34:45 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515137740 EDI: ACCE.COM Jul 14 2017 23:13:00 Asset Acceptance, LLC, Post Office Box 771,  
 Woodbury, NJ 08096-7771  
 515137742 EDI: BANKAMER.COM Jul 14 2017 23:13:00 Bank Of America, PO Box 21848,  
 Greensboro, NC 27420-1848  
 515137741 +EDI: BANKAMER.COM Jul 14 2017 23:13:00 Bank Of America, PO Box 15026,  
 Wilmington, DE 19850-5026  
 515137743 +EDI: BANKAMER.COM Jul 14 2017 23:13:00 Bank Of America, Bankruptcy Department,  
 PO Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012  
 515137745 EDI: BANKAMER.COM Jul 14 2017 23:13:00 Bank Of America Home Loans, Post Office Box 5170,  
 Simi Valley, CA 93062-5170  
 515137756 EDI: RMSC.COM Jul 14 2017 23:13:00 Green Tree Servicing, 332 Minnesota Street, Suite 610,  
 Saint Paul, MN 55101  
 515345049 E-mail/Text: bankruptcy.bnc@ditech.com Jul 14 2017 23:34:29 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154  
 515137755 +EDI: RMSC.COM Jul 14 2017 23:13:00 Ge Money Bank, Attn: Bankruptcy Dept.,  
 Post Office Box 103106, Roswell, GA 30076-9106  
 515137760 EDI: PRA.COM Jul 14 2017 23:13:00 Portfolio Recovery, 120 Corporate Boulevard, Suite 100,  
 Norfolk, VA 23502-4962  
 515322730 EDI: PRA.COM Jul 14 2017 23:13:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 515137764 EDI: RMSC.COM Jul 14 2017 23:13:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 515151408 EDI: TFSR.COM Jul 14 2017 23:13:00 Toyota Lease Trust, PO Box 8026,  
 Cedar Rapids, Iowa 52408-8026  
 515137766 +EDI: WFFC.COM Jul 14 2017 23:13:00 Wells Fargo Home Mortgage, Post Office Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 36

Date Rcvd: Jul 14, 2017

515137758 ##+Leonard H. Franco, Jr., Esquire, Fulton, Friedman & Gullace, LLP,  
35 Journal Square, Suite 401, Jersey City, NJ 07306-4024

515137761 ##+RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 14, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Green Tree Servicing LLC cmecf@sternlav.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Robert A. Loefflad on behalf of Debtor Hanil C. Resmerowski rloefflad@ffhlaw.com,  
ghuie@ffhlaw.com  
Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org  
TOTAL: 7